

### **REMARKS**

Claims 1, 3, 4, 7, 9, 10, and 13-16 are pending. Claims 1, 3, 4, 7, 9, and 10 have been amended. Claims 2, 5, 6, 8, 11, and 12 have been cancelled. Claims 15 and 16 are newly presented. Reconsideration and allowance of the present application based on the following remarks are respectfully requested.

#### ***Claim Rejections Under 35 U.S.C. § 103***

Claims 1-14 were rejected under 35 U.S.C. § 103(a) over Applicants' Admitted Prior Art (AAPA) in view of Fu et al. (U.S. Publication No. 2001/0024066). Applicants respectfully traverse this rejection.

Amended claim 1 recites, in part, a method of setting a communication environment between a mobile terminal and a smart card using a layered architecture of a protocol stack wherein the answer-to-reset signal transferred from the smart card comprises at least one of a communication speed and a communication protocol, which are supported by the smart card itself; and wherein the smart card supports a plurality of applications and a plurality of communication speeds and protocols that correspond to each application.

In contrast, both AAPA and Fu merely disclose a single communication speed and protocol (See, for Example, AAPA Figure 1 and Fu Figure 2). The present invention is capable of supporting multiple applications and has a communication speed and protocol that corresponds to each of the application. In contrast, the disclosures of AAPA and Fu are not capable of supporting multiple applications.

Accordingly, no combination of AAPA and Fu teach or suggest a method of setting a communication environment between a mobile terminal and a smart card using a layered architecture of a protocol stack wherein the answer-to-reset signal transferred from the smart card comprises at least one of a communication speed and a communication protocol, which are supported by the smart card itself; and wherein the smart card supports a plurality of applications and a plurality of communication speeds and protocols that correspond to each application, as recited in amended claim 1.

Claims 7, 13, and 14 are believed allowable for at least the same reasons presented above since claims 7, 13, and 14 recite features that are similar to the features of claim 1 discussed above.

Claims 3, 4, 9, 10 are believed to be allowable for at least the reasons presented above with respect to claims 1 and 7 by virtue of their dependence upon claims 1 and 7.

Specifically, for example, claim 4 recites that the application layer of the smart card and the mobile terminal includes a plurality of applications, and the transmission layer of the smart card and the mobile terminal includes a plurality of communication environments capable of supporting the plurality of applications of the application layer and the transmission layer and the application layer are independently embodied to each other, so that one application is supported by a plurality of communication protocols and one communication protocol supports a plurality of applications. No such features are disclosed in either AAPA or Fu.

Accordingly, Applicants respectfully request reconsideration and withdrawal of this rejection.

#### ***New Claims***

Claims 15 and 16 are newly presented, fully supported by the originally filed specification and believed allowable over the prior art of record.


#### ***Conclusion***

Therefore, all objections and rejections having been addressed, it is respectfully submitted that the present application is in a condition for allowance and a Notice to that effect is earnestly solicited.

Should any issues remain unresolved, the Examiner is encouraged to contact the undersigned attorney for Applicants at the telephone number indicated below in order to expeditiously resolve any remaining issues.

Respectfully submitted,

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Date: May 18, 2006